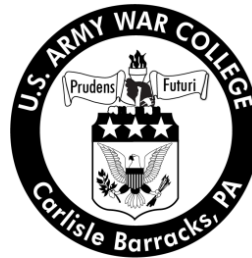


Financial Instability: Suicide's Weapon of Choice

by

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United States Army War College
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In 2012, Army suicide rates increased 22% to 29 per 100,000 thus claiming the lives of 325 Soldiers at a rate close to one a day. Despite suicide reaching record levels, the Army can reverse increasing trends by studying the indirect causal relationship between financial instability and suicide and introducing measures to avoid the cascading effects of personal indebtedness. Historically, evidence depicts a positive correlation between a struggling economy and increasing suicide rates. Analyzing the financial readiness of today's Soldiers reveals problematic trends and early warnings for a continuous increase in suicides. Considering the impact of sequestration and the post war reduction of forces, leaders must recognize that building financial resiliency within the force is essential in preventing further rises in suicide. Applying joint planning doctrine facilitates developing an operational approach as an alternative strategy for reversing suicide trends. Establishing a financial readiness line of effort (LOE), with supporting objectives for achieving financial resiliency ensures Soldiers are fully prepared to encounter financial difficulties which precipitate failed relationships and suicide.

Financial Instability: Suicide's Weapon of Choice

Following the September 11, 2001 attacks on the World Trade Center and the Pentagon, over two million service members have deployed in support of the Global War on Terrorism.¹ In the decade following 9-11, the U.S. Army valiantly fought in two conflicts on two major fronts. In Afghanistan, Soldiers ousted the Taliban, denied al-Qaeda safe haven, and established an Afghanistan army. In Iraq, Soldiers removed the Iraqi dictator, Saddam Hussein, from power, supervised the first free election in over forty-years, and trained and equipped Iraqi Security Forces. Despite a decade of war in targeting and killing countless numbers of al-Qaeda terrorists, Taliban fighters, insurgents, and defeating Saddam's Army, suicide remains the one menacing enemy to elude the greatest Army known to man, thus claiming the lives of 1,330 Soldiers² in as many years. In the silence following a redeployment ceremony, random Soldiers will unknowingly enter a new battle space shaped by a prolonged economic recession to combat an elusive enemy who chooses indebtedness as a weapon of choice.

Despite suicide reaching record levels, the Army can reverse increasing trends by studying the indirect causal relationship between indebtedness and suicide; and introducing preventive measures to mitigate and avoid the cascading effects of Soldier indebtedness. Understanding the linkage between indebtedness and suicide raises the question, how can the U.S. Army, within the next three years, improve the financial resiliency of Soldiers, to reverse rising trends in suicide and prepare Soldiers to thrive in conditions of economic uncertainty, while mitigating fiscal tensions of post war reduction of forces? This question will serve as the problem statement which this paper aims to define.

According to a 2010 study released by the Centers for Disease Control and Prevention (CDC), “the indirect causative model indicates that unemployment may bring about relationship difficulties or financial problems that may lead to events precipitating suicide.”³ When examining an indirect causative relationship between indebtedness and suicide, the basic concepts of developing an operational approach, as described in Joint Publication 5-0, will serve as the construct for this paper. Seeking to understand the economic environment by reviewing the adverse effects of economic recessions will represent efforts to understand the operational environment. Examining current and historical unemployment rates during economic recessions, in both Europe and the United States, will reveal correlating trends between unemployment and suicide. Reviewing the effects of unemployment and indebtedness on the total Army will be essential in framing the problem. Defining the problem will require evaluating the relationship between unemployment rates and suicide specific to reservist. Further defining the problem within the active component requires identifying and analyzing increasing trends of financial distress which threaten the financial capability of Soldiers and triggers cascading failures. Finally, when developing an operational approach to suicide, this study aims to expand the focus of suicide prevention to encompass the Soldier’s life cycle with the intent of enabling leaders to identify financially vulnerable Soldiers early and potentially reduce the pool of Soldiers at risk for contemplating suicide.

Understanding the Operational Environment

Department of Defense Investment in Research

From January 1998 to December 2011, suicide has claimed the lives of 2,990 service members. It is a complex, ill structured problem which increasingly haunts key

leaders and service members without discrimination. Noteworthy victims include the first Secretary of Defense, James V. Forrestal, and the 25th Chief of Naval Operations (CNO), Admiral Jeremy M. Boorda. Sixteen years following the CNO's death, suicide is continuously evolving into a wicked problem commanding the attention of senior leaders at all levels within the Department of Defense (DoD) and the United States Army.

In June of 2012, Secretary of Defense, Leon Panetta, stated, "This issue, suicides, is perhaps the most frustrating challenge that I have come across since becoming Secretary of Defense last year. Despite the increased efforts, the increased attention, the trends continue to move in a troubling and tragic direction."⁴ Following the release of an August 2012 suicide report, then Vice Chief of Staff of the Army, General Lloyd J. Austin III, further highlighted the magnitude of the problem by stating, "Suicide is the toughest enemy I have faced in my 37 years in the Army."⁵ The level of frustration and sense of urgency in combating suicide is reflected in the Army's financial investment while bracing for sequestration. Since 2008, DoD has invested \$110 million into its Military Suicide Prevention Program, including \$50 million from the Army for a large-scale study of mental health, resilience, and suicide risk.⁶

Generally, money serves as a critical component in solving the Army's most complex problems; however, when confronting suicide, using the indirect causative model, money could prove to be a root cause for suicide within the ranks. Beginning in 2007, the unfolding sub-prime mortgage and banking crisis tested the global markets thus exposing the fragility of national economies abroad and on the home front. As a result, the cascading effects of failing economies will reveal itself through an alarming rise in unemployment and suicide rates.

European Economic Recession and Unemployment

According to Bureau of Labor Statistics, unemployment in Europe will increase 51%, rising from 7.6% in 2007 to 11.5% in 2012.⁷ Simultaneously, suicide rates will most likely increase in the countries hardest hit by the economic crisis. Prior to its economic collapse, Greece's suicide rate of 2.8 per 100,000 was recognized as the lowest in Europe.⁸ As Greece's unemployment rate rose from 7.7% in 2008 to 25.4% in 2012, suicide rates dramatically increased at a rate which surpassed escalating changes in the national unemployment rate. Greece suffered a 17% increase in suicides from 2007 to 2009 followed by a 25% increase from 2009 to 2010.⁹ In 2011, Greece's Minister of Health alarmingly reported a 40% rise in suicides in the first half of 2011 compared to the same period in 2010.¹⁰ Neighboring European countries, including Spain, Portugal, and Ireland reported double digit increases in unemployment while teetering on the brink of economic collapse. From 2007 to 2012, Spain's unemployment rate increased from 8.3% to 25.6%, Portugal's from 8.9% to 16.2%, and Ireland's from 4.7% to 14.8%.¹¹ Portugal's 2010 suicide rate of 8.2 per 100,000 almost doubled the 4.3 per 100,000 rate recorded at the start of the decade. Ireland reported a 14% increase in suicides between 2007 and 2008, when the debt crisis first hit Europe. In the midst of the worst recession in modern history, the European economic landscape functioned as a lab for evaluating second and third order effects of unemployment.

In the middle of a European economic crisis, a 2009 university study identified positive correlations between unemployment and suicide rates in Europe. The study's findings, released in a British medical journal, *The Lancet*, revealed a .79% increase in suicides for every 1% increase in European unemployment rates and 1% increase in

suicides for every 1% increase in U.S. unemployment rates.¹² The same study further revealed a 4.5% increase in suicide rates when European unemployment rates increased by 3%.¹³ As a result, Europe's failing economies consequently yielded record unemployment rates, which in turn, tested the financial capability and resiliency of Europeans and indirectly triggered spikes in eviction related suicides. In 2008, Spain began evicting citizens, defaulting on mortgages and falling behind in rent payments, at the rate of 500 a day.¹⁴ Evictions totaling 350,000 dramatically increased eviction related suicides as observed by a Spaniard jumping from her balcony while government officials enter the building to issue eviction notices.¹⁵ Not since the Great Depression has a society witnessed citizens leaping from buildings to escape the hopelessness of a financially uncertain future threatening to deliver a life time of indebtedness and poverty.

U.S. Economic Recession and Unemployment

In the United States, the nation has experienced increasing unemployment and suicide rates comparable to Europe during economic cycles spanning from the Great Depression (1928-1932) to the current recession. National unemployment rates surged 20.7% from 1929 to 1933 thus hitting a record high of 24.9%, respectively, suicide rates peaked at 22.1 per 100,000 as marked by tragic images of financial investors

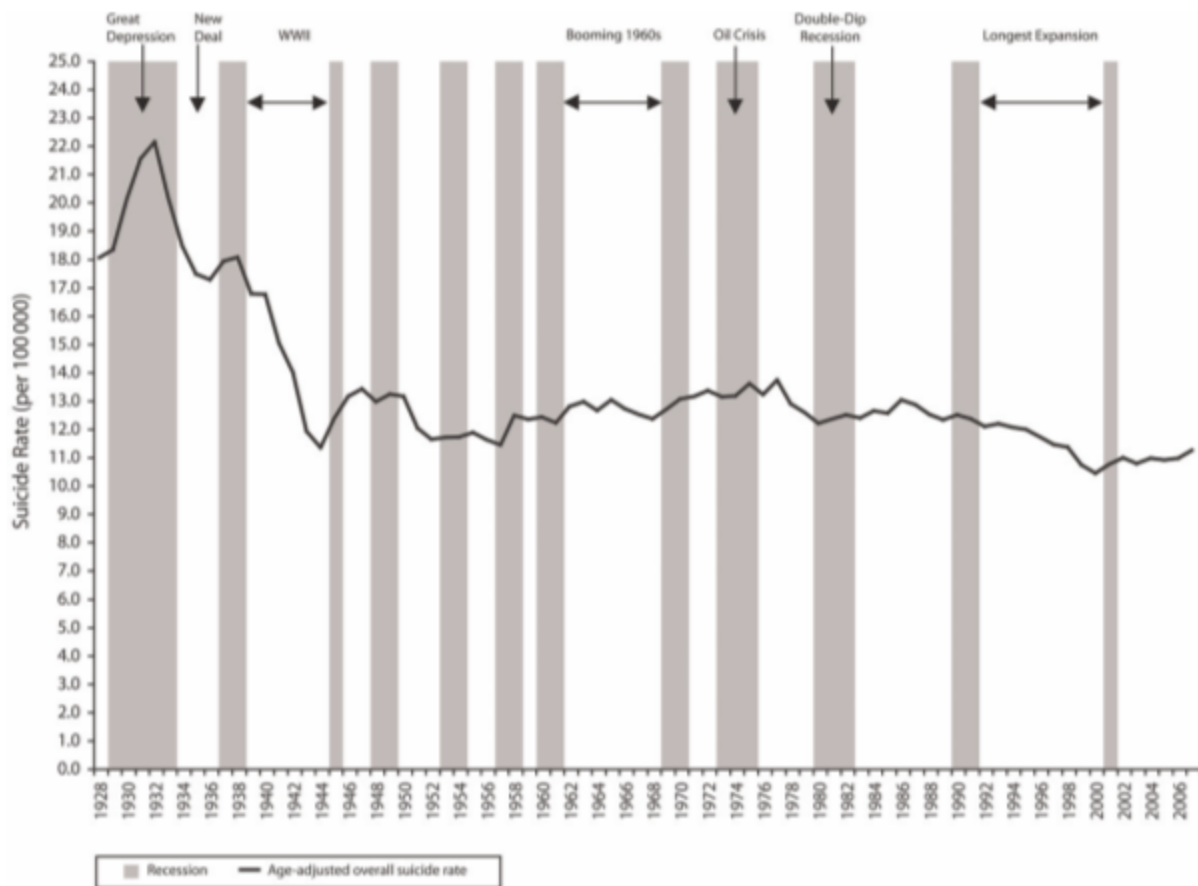


Figure 1. Suicide Increases During Periods of Economic Recession¹⁶

jumping off of buildings lining Wall Street in the wake of the stock market crash.¹⁷ In the decades to follow, the nation endured rising unemployment and suicide rates during the end of the New Deal (1937-1938), Oil Crisis (1973-1975), and the double-dip recession (1980-1982).¹⁸ As historically depicted in Figure 1 above, suicide rates consistently rise and fall with economic cycles. During periods of economic expansion, unemployment rates and suicide rates simultaneously decline. The opposite holds true in periods of economic recession as witnessed in recent years.

Beginning in 2007, the sub-prime mortgage crisis triggered the latest economic recession resulting in a 2010 national unemployment rate of 9.6% and suicide rate of 12.5 per 100,000.¹⁹ Subsequent to the sub-prime mortgage crisis, factories and

companies across the nation will closed their doors, and the number of mass layoff events peaked in 2009 at 25,695; the highest recorded in modern history.²⁰ The ensuing effects exposed the financial instability of homes across the nation. Rising unemployment rates preceded increases in mortgage delinquency rates, bankruptcy filings, and food stamp enrollments as depicted in Table 1 below.

Table 1. Subsequent Effects of Economic Recession

	2007	2008	2009	2010	2011
Mass Layoff Events	14,046	19,432	25,695	17,154	16,401
Unemployment Rate	4.6%	5.8%	9.3%	9.6%	9.0%
Bankruptcy Filings	822,590	1,074,225	1,412,838	1,536,799	1,362,847
Mortgage Delinquency Rates	2.55	5.01	9.14	10.84	N/A
Food Stamp Enrollment	27,613,729	31,784,453	38,978,382	44,082,324	46,514,238
Number of Suicides	34,598	36,035	36,909	38,364	N/A
Suicide Rate (per 100,000)	11.5	11.8	12	12.4	N/A

The effects became noticeably obvious with mortgage delinquency rates increasing by 325%, bankruptcy filings rising by 86.2%, and food stamp enrollments increasing by 63%. As an indirect result of rising unemployment rates, suicides in 2010 occurred at the rate of 105 a day, totaling 38,364, and for the first time were registered as the tenth leading cause of death in America. As witnessed in Europe and during the 1929 crash of Wall Street, U.S. citizens publically committed suicide to escape indebtedness in an attempt to avoid a hopeless and financially uncertain future.

In June of 2012, a gentleman residing in Knoxville, Tennessee, doused himself in gasoline, and set himself ablaze in front of his wife and home, upon receiving news that his sons would not be receiving financial aid for school.²¹ Reportedly, the gentleman

was under the financial duress of working three jobs to help his children fulfill the American dream. Similar occurrences reported by local and national news agencies identified financial stress as a leading factor in suicides related driven by overwhelming student loan debt, eviction, and foreclosure. According to the American Association of Suicidology, when combined with the loss of job, home loss has been found to be one of the most common economic strains associated with suicides.²² In another statement posted by the American Association of Suicidology aimed at raising the awareness of suicides during economic crisis suggest suicides rates traditionally decrease in times of war and increase in times of economic crises.²³ Historically, the trend has proven to be generally correct. However, wars in Afghanistan and Iraq are notably the longest in U.S. history spanning a decade of economic cycles and proving to be the exception as noted with rising unemployment and suicide rates resulting from a prolonged recession. Despite being successful on two war fronts in Afghanistan and Iraq, on the home front, the effects of the economy are being felt by U.S. Army Reserve and National Guard Soldiers stationed in communities across nation.

Unemployment in the Army

Scanning the ranks of the total Army will reveal that uniformed Soldiers are not immune to unemployment. Citizen Soldiers honorably serving the nation and proudly representing states, towns, and communities will consequently observe the effects of an economic recession. Some will personally witness the strain of unemployment on a battle buddy, a subordinate, or a first line supervisor. Others will volunteer for deployments to Iraq and Afghanistan to fight al-Qaeda and the Taliban while simultaneously combating unemployment and indebtedness. A few struggling to find

adequate employment and becoming overburdened with indebtedness will contemplate suicide as a final solution for erasing mounting debts.

Unemployment in the Army National Guard

The Army National Guard Suicide Prevention Office posted a total of 391 Suicides since 2009, following the peak period of mass layoffs. Among the victims, a combination of dependent and independent variables ranging from problems with relationships, health, finances, legal, and military performance, were identified as contributing factors to suicides within the Army National Guard. Financial problems including insufficient income, employment, and job satisfaction comprised 44% of the factors contributing to suicide in the Army National Guard over the past three years. Insufficient income, from 2009 to 2012, was identified as a contributing factor in 23% of suicide cases, claiming the lives of 89 Guardsmen and ranking second only to relationship problems. In 2011 and 2012, insufficient income was captured as a contributing factor in 39.39% and 22.12% of suicides respectively.²⁴ Problems with full-time employment (underemployed, employed part-time, or unemployed), was a contributing factor in 15.86% of suicides over the past three years with a high of 28.28% identified in 2011.²⁵ The Army U.S. Army Reserves reported slightly higher trends in unemployment as a primary contributing factor to suicide.

Unemployment in the U.S. Army Reserves

The U.S. Army Reserve Command's Suicide Prevention Office recorded a total of 202 suicides from 2008 to 2012. Like the U.S. Army National Guard, the U.S. Army Reserves identified multiple independent and dependent variables as contributing factors in determining indirect causal relationships linked to suicide. The variables assisted in further defining the profile of Soldiers at risk for suicide by identifying

precipitating factors leading to suicide. Unemployment was consistently identified as a significant contributing factor in 42% of suicides recorded over a five year period between 2008 and 2012. Unemployment among U.S. Army Reserve Soldiers ranged from 26% in 2008 to 59% in 2011 and contributed to the loss of 85 Soldiers. Additionally, a unique factor worthy of review is the mobilization and deployment history of suicide victims. The suicide profile, as depicted in Table 2 below, of an U.S. Army Reserve Soldier highlights the fact that 51% have never mobilized nor deployed.

Table 2. U.S. Army Reserve Suicide Prevention Trends²⁶

Profile	CY 08	CY 09	CY 10	CY 11	CY 12
Gender	89% Male	94% Male	90% Male	83% Male	91% Male
Rank	52% (≤E4)	63% (≤E4)	76% (≤E4)	56% (≤E4)	50% (≤E4)
No Mob History	52%	63%	55%	39%	52%
Marital/Single	63% Single	60% Single	71% Single	59% Single	64% Single
Top Stressors	N/A	N/A	Relationship	Relationship	Relationship
			Beh. Health	Financial	Financial
					Beh. Health
Unemployment	26%	49%	31%	59%	44%

Considering the high rate of unemployment amongst suicide victims in the U.S. Army Reserves and in an effort to combat indebtedness, Soldiers may seek to find full time employment in a deployment to Afghanistan or Iraq which further indicates an indirect causal relationship exists between financial stress and suicide. Within the ranks of the active component, unemployment is not an issue directly impacting uniformed Soldiers. However, unemployment among military spouses and cohabitating partners does exist and presents a problematic issue for financially struggling households.

Unemployment and Army Spouses

Unusually high unemployment rates among spouses and cohabitating partners increases financial stress which can be indirectly linked to failing relationships and

suicides. A 2010 survey of military spouses, conducted by the Defense Manpower Data Center (DMDC), reported 85% of spouses needing or wanting to work, with 29% of Army spouses being unemployed for an average period of 25 weeks.²⁷ Unfortunately, an Army spouse unemployment rate of 29% more than triples the 2012 national unemployment rate of 7.9%. Dual income households experiencing extended periods of unemployment are more likely to endure increasing debts and dwindling savings accounts while exposing the financial vulnerability of the household's budget. The 2010 DMDC survey of military spouses further revealed that 44% of spouses report being overly concerned about finances with only 34% of spouses reportedly having over \$500.00 in savings.²⁸ Conducting a Permanent Change of Station (PCS) promises to strain a marriage or relationship if the Soldier's family lacks the financial capability to offset unexpected expenses not authorized reimbursement. While awaiting employment at the new duty location, Soldiers not financially prepared to endure six months without dual income will experience a potential loss of income, averaging \$12,000 to \$15,000, which further strains the family's tight budget.²⁹ For the young Army family, dependent on dual incomes to make ends meet, a spouse seeking employment in a struggling economy serves as a major source of tension in a relationship. Recent studies indicate that married couples' arguments over money were more intense and recurrent than any other sources of disagreement.³⁰ Additional findings identify economics as a key factor affecting young adult's relationships by linking financial instability to relationship dissolution and divorce.³¹ Recognizing that failed relationships is one of the leading stressors in suicides, averaging 52% from 2004

to 2011, and knowing how financial stress impacts the quality of a relationship, warrants identifying early warning signs of Soldiers struggling financially.

Warning Signs of Financial Stress in the Army

Evidence of financial stress among Soldiers does exist and suggests it is adversely impacting the active component force and creating a pool of Soldiers at a higher risk for contemplating suicide. Similar to the U.S. Army Reserves and National Guard, U.S. Forces Command (FORSCOM) reports financial issues as one of the many variables indirectly linked to suicide. In a three year period, ranging from 2009 to 2011, FORSCOM identified financial issues in 30-44% of suicide cases.³² Additionally, FORSCOM trends highlighted relationship issues ranging from 60-77%, with junior enlisted (E1 to E4) predominantly comprising the majority of suicide victims. The financial issue trends reported by FORSCOM, U.S. Army Reserves and the Army National Guard were noticeably higher than the indebtedness and bankruptcy trends captured through the submission of Department of Defense Suicide Event Reports (DoDSER). From 2008 to 2011, DoDSER identified indebtedness and bankruptcy as a variable in 10 to 13% of suicides reported.³³ Since 2000, basic pay is up 45% and regular military compensation increased by an average of 40% indicating financial literacy and capability, not insufficient pay and allowances, was contributing to increasing levels of financial stress in the Army.³⁴

Regular pay schedules, basic allowances for subsistence and housing offers a degree of financial security for Soldiers actively serving. Despite the consistency in pay and benefits, Soldiers commonly display a lack of financial literacy and discipline when making decisions. For many Soldiers, an initial tour is the first time earning a steady salary and making financial decisions without any guidance or oversight. Others will

arrive at the initial duty station as young newlyweds or recent college graduates, bearing the debt of an impromptu wedding or student loans. As revealed in a 2009 on-line financial capability survey of 800 service members and spouses, a secure source of income does not always equal financial stability.³⁵ As depicted in Table 3 below, the survey results highlight service members experiencing difficulties in making ends meet on a monthly basis, planning ahead for emergencies, managing finances, and making sound financial decisions.

Table 3. 2009 Financial Capability Survey Results³⁶

Survey Results	
Struggle Paying Monthly Bills	36%
Monthly Expenses Exceed Monthly Income	14%
Monthly Expenses Equals Monthly Income	31%
No Emergency Savings or “Rainy Day” Fund	50%
Non-Banking Loan Service w/in Past 5 Years	21%
4 or More Credit Cards	36%
Maintain a Credit Card Balance > \$5,000	41%
Maintain a Credit Card Balance > \$10,000	27%
Maintain a Credit Card Balance > \$20,000	10%

Regardless of one’s status, a lack of financial literacy will quickly result in undisciplined financial decisions and manifest itself into an overwhelming financial burden. As portrayed in Table 3 above, when Soldiers fail to maintain a “rainy day” fund, every unexpected expense becomes an emergency regardless of the dollar amount. Regrettably, Soldiers lacking financial literacy and capability will inadvertently turn to predatory loan services, lurking outside the gates of military installations, for assistance in resolving debts.

Predatory Lending Services

After years of abusive practices targeting Soldiers, congress passed legislation in 2007 capping interest rates at 36% for predatory loans in an effort to protect Soldiers and prevent degradations to personnel readiness levels. Despite a record of questionable and misleading business practices, Soldiers continue to take out payday loans, with a startling 36% interest rate, in an attempt to consolidate and pay off existing debts. As highlighted in Table 4 below, the decision to use a predatory lending service crosses all ranks. Over a five year period, 21% of enlisted personnel and officers acknowledged using predatory loan services with the majority comprising junior enlisted and junior Non-Commissioned Officers (NCOs). A steady source of income and lack of an emergency fund makes Soldiers prime targets for predatory lending services, thus ranking military installations as one of the top preferred locations for predatory businesses. Unlike the civilian workforce, financial counselors and assistance are readily available to Soldiers and family members, at no cost, through the Army Community Service (ACS) located on Army installations or through Militaryonesource.com for Soldiers remotely assigned.

Table 4. Service Member Use of Predatory Financial Services within the Last 5 Years³⁷

Survey Results	Rank			
	Enlisted /Jr. NCO	Sr. NCO	Officer	Total
Auto Title Loan	9%	3%	7%	7%
Payday Loans	11%	1%	6%	7%
Cash Advance on Tax Refund	7%	4%	4%	5%
Pawn Shop	13%	4%	8%	10%
Rent-to-Own	9%	2%	3%	6%
Used one of these Lending Services	32%	11%	12%	21%

Army Community Service (ACS)

Trends in ACS support and services suggest Soldiers and family members are experiencing the same financial difficulties as witnessed in communities across the nation thus providing another warning sign for identifying Soldiers at a higher risk of contemplating suicide. Soldiers struggling with debt management, credit cards, foreclosures, rent, and utilities increasingly depend on ACS for financial counseling and assistance. Soldiers struggling with money management will seek counseling on how to establish and live within a budget. Monthly expenditures (minus rent and mortgage) including utilities, car payments, insurance, credit cards, cable, internet, cell phone, gasoline, traditional loans, and child support can easily exceed 75% of a Soldier's base pay and increase debt-to-income ratio to alarming levels, thus signaling financial indebtedness is imminent. In calendar year (CY) 2012 alone, Army Community Service (ACS) Financial Readiness offices, provided financial contact information to 585,170 personnel; issued 404,970 brochures and pamphlets on financial management; and provided in-depth financial counseling for 32,468 Soldiers, family members, civilians, and retirees.³⁸ Despite training and financial counseling, request for emergency assistance and food continues to rank second behind budget counseling among junior enlisted and NCOs.

Supplemental Nutrition Assistance Program (SNAP) (Food Stamps)

Increasing enrollments and utilization of food stamps at military commissaries further signals warnings of financial instability among Soldiers. Since the beginning of the economic recession in 2007, the number of food stamp transactions and dollars at military commissaries has quadrupled. As depicted in a 2013 Defense Commissary Agency's (DECA) historical comparison in Table 5 below, food stamp transactions

Table 5. Food Stamp Utilization at DoD Commissaries³⁹

	2007	2008	2009	2010	2011	2012
Food Stamp Dollars	\$24.8 M	\$31.1 M	\$53.0 M	\$72.8 M	\$87.8 M	\$98.8 M
% Change in Food Stamp Dollars vs Prior FY	-5%	25%	70%	38%	21%	13%
Number of Food Stamp Transactions	233,876	282,879	501,477	717,006	866,330	947,930
% Change in Food Stamp Transactions vs Prior FY	-14%	21%	77%	43%	19%	11%

among Soldiers and retirees increased from \$24,851,516 in fiscal year (FY) 2007 to \$98,842,699 in FY 2012.⁴⁰ Two months into FY 2013, SNAP transactions totaling 171,568 and SNAP dollar amounts totaling \$18,144,521 indicates an upward trend projected to exceed \$100,000,000, achieving a record high in SNAP transactions at commissaries. Data provided by DECA does not differentiate between retirees and Soldiers; however, enrollment eligibility suggests some might already be relying on SNAP to feed family members.

Based upon the United States Department of Agriculture (USDA), the criterion for determining SNAP enrollment eligibility is dependent upon income and size of one's family.⁴¹ When determining income eligibility, USDA evaluates the Gross Monthly Income at 130% of the national poverty line. After deductions, a household of four with a total income of \$2,422.00 a month is eligible to apply for food stamps. In comparison, an Army Specialist's (grade E4) with over four years of service, plus Basic Allowance for Subsistence (BAS), totals \$2,6140.50 a month (minus Basic Allowance for Housing (BAH)) and is not eligible for food stamps. However, a Specialist, with three or more children and an unemployed or under-employed spouse most likely will qualify for food stamps. Soldiers failing to qualify for food stamps will often use local food banks as a

means to help feed their family while simultaneously sending alarming signals of financial instability among Army families.

Food Banks

Soldiers stationed at installations across the nation, from Fort Belvoir to Joint Base Lewis McChord, humbly stand in long bread lines, in and out of uniform, while awaiting assistance from local food banks to help feed and provide for their family. Within the national capital region, the United Services Organization (USO) Metropolitan Washington DC Chapter delivers 6,000 to 8,000 pounds of fresh produce a month to families stationed at Fort Belvoir.⁴² In November 2011, the president and chief executive of the Capital Area Food Bank, decided to reach out to local military families after receiving desperate phone calls from Soldiers on its emergency hunger hotline.⁴³ On the west coast, the Fish Food Bank located in Lakewood, Washington, indiscriminately serves upwards of 10,000 people a month with 15-20% being military personnel and family members assigned to Joint Base Lewis McChord.⁴⁴ In Texas, home of the Army's largest installation, Fort Hood established a food bank to help feed the families of Soldiers in need. Since opening the Fort Hood Food Pantry in 2008, over 5,000 military families have been served, thus averaging over 1,000 families served per year.⁴⁵ In Kentucky, the Armed Services YMCA located on Fort Campbell, provided food, clothing, and assistance to 27,000 needy Soldiers and family members in 2011.⁴⁶ Focusing on food banks during holidays and key events also provides an early warning of Soldiers experiencing financial difficulties. Food banks located in community centers or at local churches graciously provide assistance to financially troubled Soldiers so a child may open a gift on Christmas morning or share thanks with family members over a Thanksgiving meal. In many ways, the Army reflects the greater American society by

enduring the same financial problems incurred as a result of the economic recession. Soldiers, family members, veterans, and citizens alike will rely upon one another to survive tough economic periods. Army Emergency Relief (AER) organization serves as a vehicle for Soldiers and veterans alike to financially help each other in emergency situations when a “rainy day” fund is absent.

Army Emergency Relief (AER)

The most significant and distinguishable early warning sign of financial instability within the Army family is the use of AER loans. Request for AER loans is significant because it validates the financial inability of Soldiers to overcome unexpected emergency expenses. Soldiers experiencing financial difficulties can discreetly use payday loans, food stamps, and food banks without notifying the chain of command. Unlike other financial services and family support programs, AER loans require the commander to validate emergencies and recommend approval before the loan is granted to a Soldier. In many cases, a request for an AER loan serves as the first sign that financial indebtedness is imminent. Surveys measuring the financial capabilities of Soldiers further suggest a low personal savings rate can provide even an earlier warning sign of financial difficulty.

A Government Accounting Office financial security survey of military personnel reveals that 54% of enlisted Soldiers report having less than \$1,000 in savings.⁴⁷ When encountering emergencies, 21% of enlisted Soldiers reported borrowing money from family members due to lacking financial literacy necessary to explore alternatives.⁴⁸ Reports indicate the average personal savings rate has declined over the past decades thus highlighting a cultural change in saving for emergencies. According to the U.S. Department of Commerce, in 1996 the personal savings rate dropped below 5% for time

in almost 50 years. From 2000 to 2012, the personal savings rate averaged 3.53%. As depicted in the graph below, the average personal saving rates for the past decade marks a sustained change in financial discipline. Consequently, citizens and Soldiers alike are spending more and saving less for emergencies.

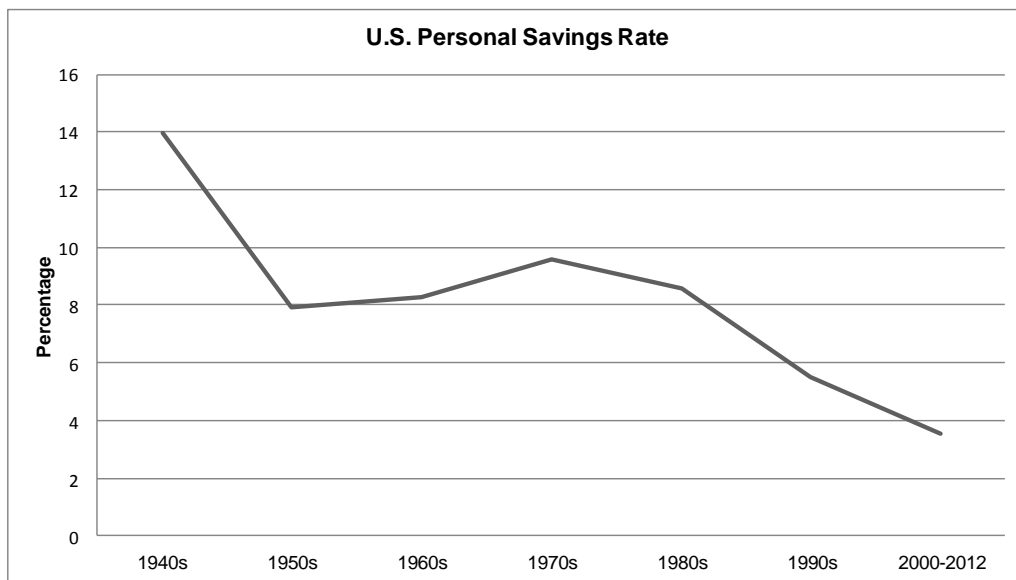


Figure 2. Personal Savings as a Percentage of Disposable Personal Income⁴⁹

One's inability to save for a "rainy day" significantly contributes to increasing levels of financial stress thus revealing a lack of financial resiliency in responding to unexpected expenses in emergency situations. Increasing warning signs of financial stress is reflected by granting emergency loans to over 10% of the active force annually with 85% comprising Soldiers in the grades of Staff Sergeant and below.⁵⁰ From 2002 to 2012, AER honored 602,883 requests for emergency assistance totaling \$515,075,904.00.⁵¹ Following the sub-prime mortgage crisis in 2007, AER assistance averaged \$78.8 million dollars annually.⁵² The average dollar value of AER loans increased 24% from \$996.00 in 2006 to \$1,232.00 in 2012 thus confirming financial readiness survey findings which identified 54% of Soldiers having less than \$1,000 in

savings.⁵³ AER interest free loans and grants will address financial emergencies in 22 categories including housing, utilities, transportation, medical, food, and funerals. A detailed review of AER loans and grants for nine Army installations from 2002 to 2012 reveals 335,908 total requests for assistance valued at \$269,888,046.00 consistently identified the top five categories requiring immediate financial assistance as depicted in Figure 3 below. Among the top five categories, rent payments, automotive repairs, and emergency travel comprise 59% of all requests for assistance and 70% of the total amount provided through AER loans and grants. Utilities and groceries comprised 25% of requests but only 6% of total dollar amount for AER support. In the absence of an emergency fund, AER provides an invaluable alternative to predatory lending services while giving increased visibility of potential financial instability within the Army household.

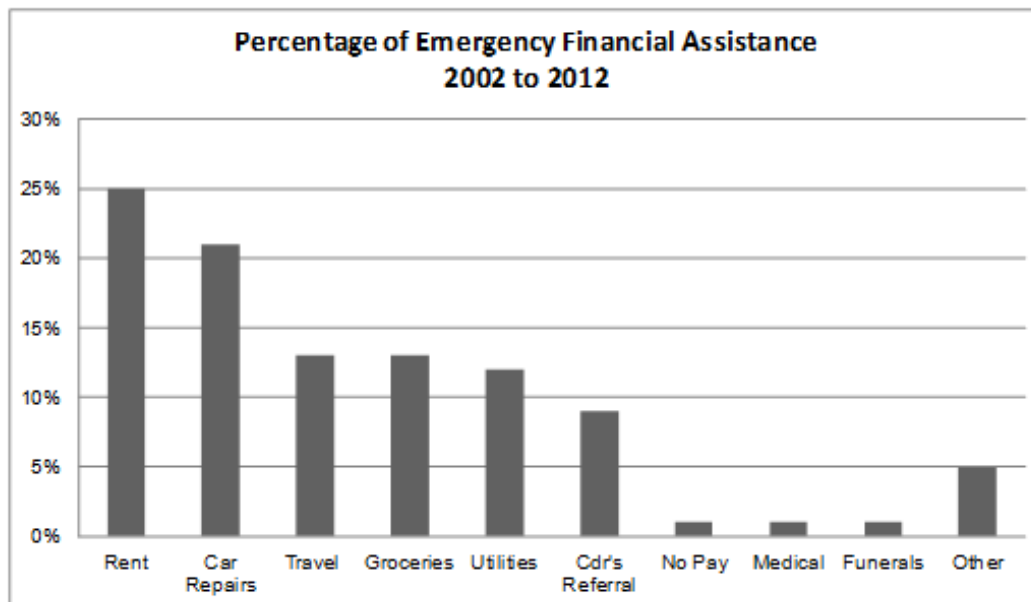


Figure 3. Percentage of Request for AER Loans from 2002 to 2012⁵⁴

Relationship between Financial Stress and Suicide

Analyzing the adverse effects of the current economic recession is essential in achieving a common understanding of the operational environment for combating suicide. A recent CDC revealed a positive correlation between rising unemployment rates and suicide rates thus increasing solicitation for additional suicide prevention measures during economic recessions. The acting director of CDC's Injury Center's Division of Violence, Dr. James Mercy stated, "Knowing suicides increased during economic recessions and fell during expansions underscores the need for additional suicide prevention measures when the economy weakens".⁵⁵ Additionally, Dr. Feijun Luo, study's author and CDC economist stated, "Economic problems can impact how people feel about themselves and their futures as well as their relationships with family and friends".⁵⁶ Dr. Luo further emphasized the adverse effects of an economic recession by stating, "Economic downturns can also disrupt entire communities".⁵⁷ The Army is one such community witnessing an alarming increase in suicides attributable to the effects of an economic downturn.

Among the active and reserve component, unemployment and financial issues serve as one of many dependent and independent variables consequently contributing to failing relationships which precipitates suicide. Applying the indirect causative relationship model helps to visualize a relationship between financial stress and suicide. Within the causality model, an indirect relationship is one in which X exerts a causal impact on Y, but only through its impact on a third variable, Z.⁵⁸ For example, financial indebtedness (Z) leads to failed relationships (X) which directly causes suicide (Y) or $Z = X = Y$. When determining a causal relationship, indirect causes can include multiple

factors preceding the direct cause. Given the recent economic recession, unemployment (Z1) leads to financial distress (Z2), which in turn leads to indebtedness or bankruptcy (Z3) triggering a failed relationship (X), resulting in suicide (Y) or $Z1+Z2+Z3 = X = Y$. A 2011 DoDSER profile of suicide victims and financial vulnerability profile, compiled from a 2009 financial capability survey, provide a specific example highlighting the relationship between financial instability and suicide.

According to the Department of Defense Suicide Event Report for CY 2011, the demographic profile of a suicide mirrored the general population and remained consistent with data collected from 2009 and 2010. Based upon decedent profiles, population at risk includes Soldiers with a demographic background and contextual factors including male (93%), Caucasian (81%), less than 29 years of age (67%), junior enlisted (51%), married (55%), had minor children (37%), and resides off post (38%). Considering the results of the financial capability survey and the profile of personnel using emergency financial services, population at risk of financial indebtedness includes Soldiers portraying a financial vulnerability profile which includes struggling to pay monthly bills (36%); monthly expenses exceeding monthly income (14%); monthly expenses equaling monthly income (31%); no emergency fund (50%); utilizing predatory lending service (21%); maintaining a \$5,000.00 credit card balance (41%); and maintaining less than \$1,000.00 in savings. Combining the demographic profiles of Soldiers at risk for suicide and indebtedness helped create scenarios for demonstrating vulnerabilities while enabling efforts in visualizing the operational environment, defining the problem, and developing an operational approach. As depicted in Table 6 below, the Internal Revenue Service (IRS) national and local standards served as a baseline

defining an average cost of common monthly expenditures used in a scenario depicting financial vulnerability of Soldiers.

Table 6. IRS National and Local Standards for Expenses

Expense	One Person	Two Persons	Three Persons	Four Persons
Food	\$301	\$537	\$639	\$765
Housekeeping Supplies	\$30	\$66	\$65	\$74
Apparel & Services	\$86	\$162	\$209	\$244
Personal Care Products & Svcs.	\$32	\$55	\$63	\$67
Miscellaneous	\$116	\$209	\$251	\$300
Total	\$ 565	\$1,029	\$1,227	\$1,450

Automotive Expenses	One Car	Two Cars
Cost of Ownership (Car Payment + Insurance)	\$517	\$1,034
Operating Cost (Gasoline + Maint)(Avg of Regions)	\$242	\$485
Total	729 to \$795	1,458 to \$1,590

Local Standards: Housing and Utilities				
Rent + Utilities + Phone Service (Landline & Cell) + Cable TV + Internet Service				
Household Size				
	One	Two	Three	Four
Fort Bragg	\$1,209	\$1,420	\$1,496	\$1,668
Fort Campbell	\$986	\$1,158	\$1,220	\$1,361
Fort Hood	\$1,243	\$1,459	\$1,538	\$1,715

Imagine a scenario portraying a Specialist with over four years of service, who is married with two children, wife is unemployed, and serving at Fort Bragg, North Carolina. Using the IRS standards, monthly expenditures, minus child care and miscellaneous expenses, totals \$3,579.00. Monthly income before taxes, including BAH, BAS, and Jump Pay, totals \$3,754.94. In this scenario, 95% of the Soldier's pay and entitlements is applied toward fulfilling monthly obligations with \$175.94 available at the end of the month for paying credit cards, loan payments, or contributing to an emergency fund. Additionally, a lack of financial literacy and discipline will certainly

challenge the family's budget and increase the level of financial stress while straining the marriage. Adding child support, alimony payments, or an unexpected emergency expense in this scenario produces cascading effects, which without early detection and intervention increases the risk of indebtedness, failed relationships, and suicide. In this scenario a relationship between financial indebtedness and suicide can be illustrated using the indirect causal relationship model where financial instability (Z) serves as a variable exerting a causal impact on suicide (Y) but only through its impact on a failed relationship (X), or $Z = X = Y$. Applying the same scenario to a Soldier serving part-time in the U.S. Army Reserves or National Guard further highlights the causal relationship between financial instability and suicide.

Envision a Sergeant First Class (SFC) with over fourteen years of service, who is married with two children and is actively serving part-time in the U.S. Army Reserves or National Guard. In this scenario, the sergeant's base pay for one month's drill duty in 2012 is \$530.16 before taxes.⁵⁹ Additionally, he is unemployed; savings accounts are depleted, fallen behind on mortgage payments and he is being threatened with foreclosure, and can no longer depend on an operational deployment for temporary employment. In this scenario, the relationship between financial instability and suicide is portrayed as a variable exerting a causal impact on suicide where unemployment (Z1) contributes to losing one's home (Z2) resulting in a failing relationship (X) and consequently resulting in suicide (Y), or $Z1 + Z2 = X = Y$. Cascading effects of financial instability could impact a number of variables resulting in suicide. As previously noted by the American Association of Suicidology, combining unemployment and foreclosure is one of the most common financial stressors associated with suicide which further

explains how high unemployment rates and financial instability is a factor in contributing to the suicide problem within the Army.⁶⁰

Understanding the Problem

According to Joint Publication 5-0, Joint Operations Planning, defining the problem is essential in solving problems.⁶¹ This remains an essential task because improperly defining the problem risks the true problem remaining unresolved and jeopardizes achieving the desired end state. A crucial step in defining the problem is isolating, understanding, and analyzing root causes contributing to the problem.⁶²

According to the U.S. Army Inspector General's Inspection Guide, a root cause is the underlying reason why something happens or does not happen.⁶³ When exploring the underlying reasons for solving wicked problems, applying the Inspector General's Root Cause Analysis Model provides a framework for structuring the analytical process for determining the root cause.⁶⁴ Within the root cause analysis model depicted in Figure 4 below, underlying reasons why something does or does not happen is grouped into three categories: (1) Don't Know, (2) Can't Comply, and (3) Won't Comply. These categories are further interpreted as a lack of knowledge, capability, or motivation.

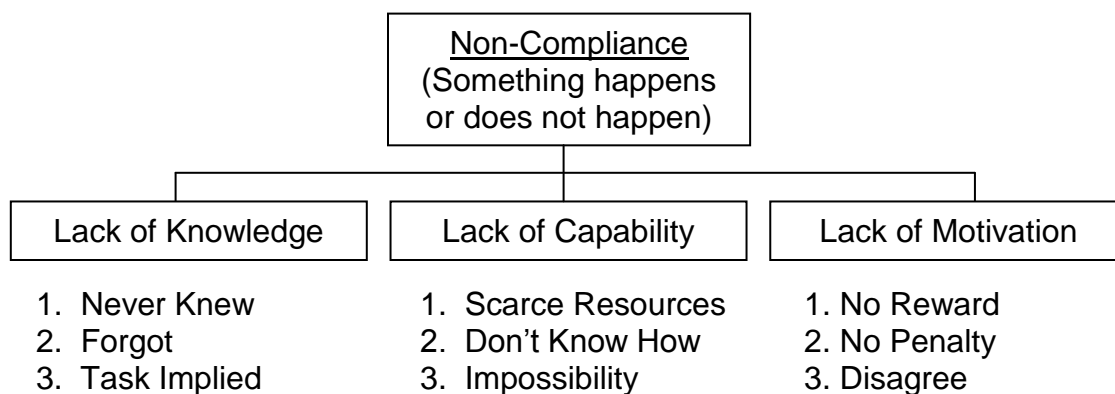


Figure 4. Inspector General Root Cause Analysis Model

Using the root cause analysis model helps to identify and evaluate systemic problems from an individual and an institutional perspectives revealing financial instability as an underlying reason why Soldiers contemplate suicide.

Individual Perspective

Individual Soldier's Perspective

Evaluating underlying reasons from an individual Soldier's perspective highlights financial illiteracy (lack of knowledge) and incapability as systemic issues contributing to financial instability. Survey results reveal 36% of Soldiers struggle to pay monthly bills, 31% exhaust all income on a monthly basis to fulfill financial obligations, 36% possess four or more credit cards, 41% maintain a credit card balance exceeding \$5,000.00, and 50% lack emergency funds.⁶⁵ Thirty-two percent of Soldiers choose to utilize predatory financial services, or borrow money from family members when experiencing a financial emergency. This illustrates a lack of financial capability and literacy for considering alternatives in emergency situations. Data obtained from installation and community organizations reveals an increasing dependency upon food stamps, food banks, and AER loans, providing further evidence of financial illiteracy and incapability among Soldiers.

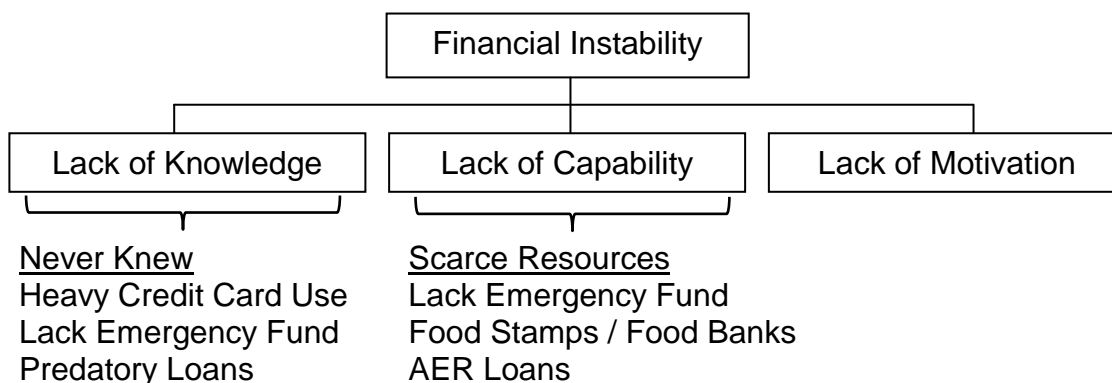


Figure 5. Individual Root Cause Analysis

High unemployment rates among reservists, spouses, and cohabitating partners portray cascading effects of financial instability on a relationship while revealing an indirect causal relationship to suicide. Suicide prevention offices located among the U.S. Army Reserves, National Guard, and FORSCOM are identifying financial issues and unemployment as a key variable in suicides thus providing further evidence that financial instability is a root cause contributing to suicide.

Institutional Perspective

Utilizing the root cause analysis model at the institutional level identifies systemic problems throughout DoD and the Army. Systemic issues that fit the root cause analysis model's lack of knowledge include under reporting of financial issues when reporting suicide events and inconsistent definitions of financial issues between DoD and Army organizations. The systemic issue that fits the root cause analysis model's lack of capability and motivation include regulatory requirements within the personal security program. Institutional systemic issues resulting from under reporting and inconsistent reporting of suicide events increase the degree of difficulty in identifying an indirect causal relationship between financial instability and suicide.

Under Reporting Financial Issues in Suicide Events

In 2008, DoD implemented the Defense Suicide Event Report (DoDSER) to capture information surrounding suicide events in order to identify trends for focusing suicide prevention efforts.⁶⁶ According to the 2012 DoDSER instructions and coding manual, the on-line reporting system collects current and historical data for each suicide event. DoDSER captures and analyzes information from four broad categories including personal, military, event information, and medical history.⁶⁷ The on-line questionnaire comprises seven sections totaling 109 data fields, of which only two

questions capture financial issues as a potential variable contributing to suicide.⁶⁸ In contrast, 15 questions capture data specific to the suicide event itself and 21 questions are devoted to collecting medical information. Within the medical section, 10 questions identify 37 behavioral health disorders as independent and dependent variables potentially linked to suicide. Considering that the Army uses the DoDSER for reporting suicides, suggests the indirect causal relationship between financial instability is under reported in Army.

The Army published bi-annual reports on the health of the force in 2010 and 2012, commonly known as the Red Book and Gold Book respectively. In the Red Book's 234 pages, one page addresses the economic factors and suicide in three succinct paragraphs. In Gold Book's 176 pages, two and half pages address economic factors and suicide. Understanding how unemployment rates and financial instability affects suicide rates globally, nationally, and within the reserve components warrants expanding the DoDSER's data fields to capture and analyze the impact of financial instability on suicide. Increasing the level of emphasis on reporting and analyzing financial instability could potentially identify warning signs of financial stress which could minimize the population of Soldiers at risk for contemplating suicide.

Inconsistent Reporting of Financial Issues in Suicide Events

A review of annual DoDSER reports in comparison with data presented by Army suicide prevention offices highlights inconsistencies in identifying and defining financial issues. The 2012 DoDSER coding manual identifies excessive debt, bankruptcy, and a history of job problems as financial issues. The standard for determining excessive debt or bankruptcy is defined as documented or reported excessive financial debt or bankruptcy.⁶⁹ When reporting job related problems, DoDSER defines job problems as

any evidence of job problems, including being laid off or experiencing excessive work related pressures.⁷⁰ DoDSER provides a menu of choices for identifying the most recent occurrence of excessive financial debt or bankruptcy; however, reporting is subjective and limited to availability of information. Within the Army command structure, standards and definitions vary between the active and reserve components.

U.S. Forces Command (FORSCOM) defines financial issues by identifying individuals with AER loans, child support, or legal issues.⁷¹ The U.S. Army National Guard's standard for determining financial issues is categorized by civilian job dissatisfaction, income problems or insufficient income, and full time employment problems.⁷² The U.S. Army Reserves uses unemployment as a primary factor for determining financial issues.⁷³ Across DoD and the active and reserve components, multiple standards exist for defining and reporting financial issues related to suicide. The various standards for determining financial issues are reflected in inconsistent reporting of financial instability as a contributing factor.

From 2008 to 2011, DoDSER annual reports indicate 751 Soldiers committed suicide, of which, 9% reportedly experienced excessive debt or bankruptcy and 22% endured job losses or job instability prior to committing suicide.⁷⁴ Data obtained from U.S. Army Reserves, National Guard, and FORSCOM suicide prevention offices highlights significant differences in the percentage of Soldiers experiencing unemployment and financial issues. From 2009 to 2011, Army National Guard and FORSCOM recorded a three year average of Soldiers experiencing financial issues prior to suicide of 44% and 35% respectively. During the same period, the unemployment rate of USAR Soldiers committing suicide averages 48%. Differences in

the data captured and reported in Table 7 below, suggest different standards are being applied when evaluating an indirect causal relationship between financial instability and suicide. Until a single standard is defined in capturing and reporting financial instability, opportunities to expand suicide prevention measures to identify at risk Soldiers will remain undetected. Applying the same focus toward identifying early warning signs of financial stress enables leaders to initiate corrective actions which will potentially prevent cascading effects and minimize the pool of Soldiers at risk for contemplating suicide in an attempt to escape indebtedness.

Table 7. Comparative Analysis of Reported Financial Issues⁷⁵

Year	DODSER		FORSCOM	USAR	ARNG	
	Bankruptcy	Job Instability	Financial Issue	Unemployment	Insufficient Income	Employment Issues
2008	8.73%	19.84%	N/A	26%	Cumulative % since 2009	
2009	7.84%	25.49%	30%	49%		
2010	11.56%	21.09%	31%	31%		
2011	8.18%	21.38%	44%	59%		
Avg	~9%	~22%	~35%	~48%	~22.26%	~15.86%

Personal Security Program

Applying the root cause analysis model to suicide prevention programs highlights a lack of knowledge and capability among leaders in identifying the causal effects of financial instability. Presently, suicide prevention focuses on identifying imminent threats of suicide and outlines preventive measures which replicate an immediate action drill. Preventive measures have proven effective in enabling Soldiers to respond to one another in the midst of a crisis. However, it has been ineffective in enabling leaders to detect early warning signs of financial difficulties weeks and months prior to failing relationships and suicide events. Early warning signs of financial instability are difficult

to detect because leaders have limited access to financial records and must rely on Soldiers to disclose difficulties with personal finances.

One key factor preventing Soldiers from disclosing financial difficulties and requesting assistance is the fear of losing a security clearance. This fear is fueled by perceived implications on re-enlistments, promotions, and future assignment options. Regulations and policies identify financial difficulties and excessive indebtedness as disqualifiers in renewing security clearances. Additionally, Soldiers experiencing financial difficulties or excessive indebtedness risk suspension or revocation of their security clearance. Army Regulation 380-67 lists the following disqualifying factors for considering Soldiers vulnerable: history of bad debts, garnishments, liens, repossessions, unfavorable judgments, delinquent accounts, bankruptcy due to financial irresponsibility, and displaying a pattern of living beyond financial means.⁷⁶ The adjudicating guidelines for determining eligibility and access to classified information addresses financial concerns as a failure or inability to live within one's means, satisfy debts, and meet financial obligations may indicate poor self-control, lack of judgment, or unwillingness to abide by rules and regulations, all of which can raise questions about an individual's reliability, trustworthiness, and ability to protect classified information.⁷⁷ The adjudicating guidelines further identifies conditions raising security concerns and disqualifying Soldiers include an inability or unwillingness to satisfy debts; indebtedness caused by irresponsible spending; history of not meeting financial obligations; and consistent spending beyond one's means which indicate excessive indebtedness, negative cash flow, and high debt-to-income ratio.⁷⁸ Soldiers concerned with losing

their security clearance will avoid requesting assistance from their chain of command while discretely pursuing risky alternatives for resolving debt.

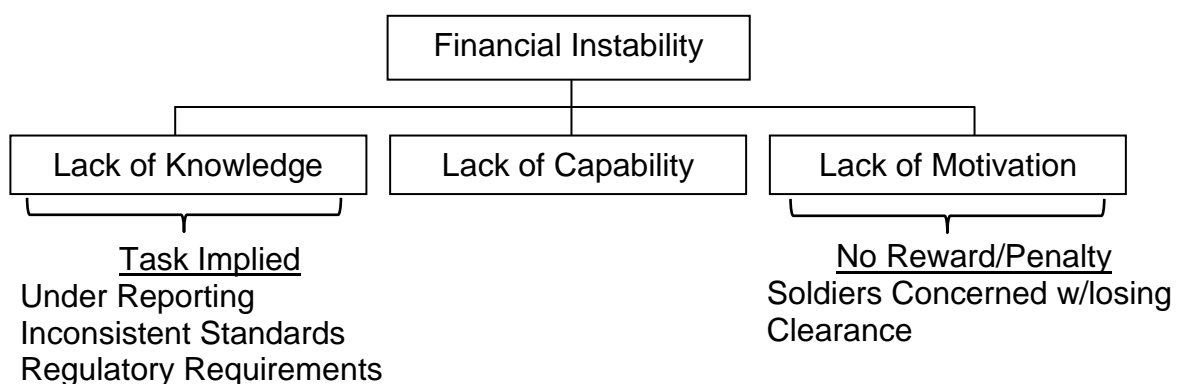


Figure 6. Institutional Root Cause Analysis

Consequently, spiraling debts will generate negative second and third order effects triggering the leadership to resolve the adverse effects versus the root cause. In the end, indirect causal relationship between financial instability and suicide remains undetected and under reported when attempting to combat suicide.

Defining the Problem

Each suicide event presents a unique challenge in assessing multiple variables which further complicates efforts in accurately defining the problem. The complexity of the issue disguises financial instability as a precipitating condition resulting in incomplete assessments for identifying and isolating underlying reasons contributing to suicide. As a result, an incomplete strategy is developed on the basis of an ill-defined problem which further results in attempts to resolve symptoms at the cost of solving the problem. Considering the consequential effects of indebtedness justifies redefining the problem to address financial instability as a root cause for rising suicide trends. I propose using the problem statement below to revise the current prevention strategy for combating suicide.

Proposed Problem Statement

How can the U.S. Army, within the next three years, improve the financial resiliency of active and reserve component Soldiers, to reverse rising trends in suicide and prepare Soldiers to thrive in conditions of economic uncertainty, while mitigating fiscal tensions of post war reduction of forces?

Operational Approach

The operational approach is a broad approach which forces must take to transform current conditions into those desired at end state.⁷⁹ Developing an operational approach requires understanding the environment and the problem while envisioning a broad approach to solving the ill-structured complex problem.⁸⁰ Effectively developing an operational approach requires a mutual understanding, unity of effort, and consideration of many factors affecting the operational approach.⁸¹ The same principles apply for developing an operational approach to combating rising suicide trends in the Army. The desired condition, or end state, is to reduce suicides within the Army. Scanning the environment globally, nationally, and within the Army frames the operational environment by identifying indirect causal relationships between unemployment, financial instability, and suicide. Framing the operational environment facilitates isolating and analyzing root causes necessary to defining the problem. Root cause analysis identifies a lack of knowledge and capability in identifying the causative effects of financial instability on suicide. Everyone in the Army to include Soldiers, Department of the Army (DA) civilians, and family members share a mutual understanding that a total team effort is required in reducing suicides. Despite mutual understandings and a total team effort, rising suicide rates justify developing an operational approach which considers financial instability as a key factor affecting

conditions contributing to suicide. Establishing financial readiness as one of many Line of Efforts (LOE) helps describe an operational approach to reducing suicides.

Lines of Effort (LOE)

Commanders have been directed to accepted ownership of suicide prevention as a commander's program in order to synchronize and integrate resources at the installation level for mitigating suicides.⁸² However, due to the complexity of the escalating suicide trends, the Army increasingly relies upon the mental health profession to lead efforts in reducing suicides. As a result, mental health has assumed the main effort complimented by supporting efforts from chaplains, fellow Soldiers, DA civilians, family members, and leaders at all echelons. Applying a holistic approach to suicide prevention, which encompasses a Soldier's Life Cycle from accessioning to separation, enables commanders to take a balanced approach along multiple lines of effort. Establishing financial readiness as a LOE expands the commander's suicide prevention program by linking supporting objectives for changing conditions to include improving financial literacy and awareness. Additionally, a financial LOE enables the commander to employ Soldiers and leaders as Intelligence, Surveillance, and Reconnaissance assets for identifying early warning signs of financial instability linked to supporting objectives.

Objectives are clearly defined, decisive, and attainable goals toward which every military operation should be directed.⁸³ A desired effect can also be thought of as a condition that can support achieving associated objectives.⁸⁴ When developing an operational approach which considers financial instability as a contributing factor to suicide, the desired condition is an increased level of financial resiliency. Improving financial resiliency to a level which ensures Soldiers can adequately recover from

financial emergencies while avoiding the causal effects linked to failing relationships and suicide. As depicted in figure 4 below, financial readiness LOE, is one of many LOEs which could be used in developing an operational approach.

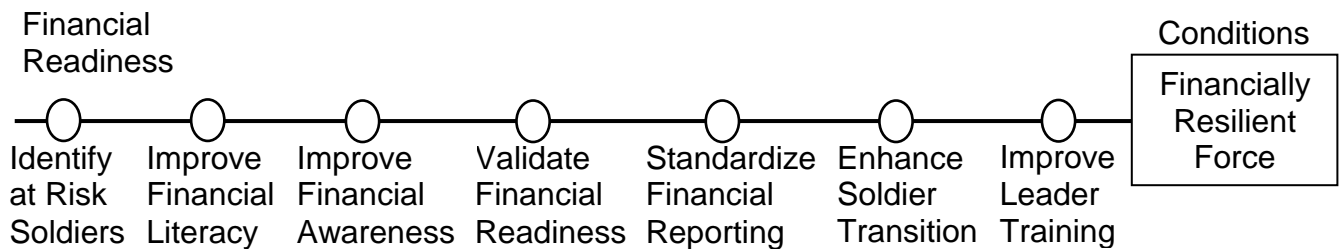


Figure 7. Financial Readiness Line of Effort (LOE)

Supporting objectives include identifying Soldiers at risk of financial instability, improving financial literacy, validating financial readiness, improving financial awareness, standardizing reporting of financial issues, enhancing Soldier transition, and improving leadership training. Identifying Soldiers at risk, improving financial awareness, and validating financial readiness will alert leaders of financial difficulties and permit corrective actions to mitigate adverse effects. Improving financial literacy and focusing on transition points will ensure Soldier develop the skill necessary to make sound financial decisions.

Recommendations (Supporting Objectives)

Recommend expanding suicide prevention and Soldier risk reduction efforts to account for financial instability and indebtedness as an underlying reason contributing to rising suicide trends in the Army. Further recommend expanding preventive measures which encompass the Soldier's life cycle and focuses on identifying early warning signs of financial instability. Additionally, propose using joint planning doctrine to develop an

enduring theater campaign plan for combating suicide. Utilizing joint doctrine to develop and execute an enduring suicide prevention campaign plan facilitates mission command by applying a common operational approach toward achieving the desired end state. Additionally, the operational approach ensures a common doctrinal standard is applied while establishing unity of effort across multiples LOEs. Recognizing the indirect causal effects of unemployment and financial instability on suicide, recommend employing joint planners to develop and launch an operational suicide prevention campaign plan prior to sequestration taking affect. Supporting objectives for a financial readiness LOE are included in subsequent paragraphs.

Objective No. 1: Identifying Soldiers at Risk of Financial Indebtedness

Adopting common business standards for assessing financial risk enables commanders to identify financially vulnerable Soldiers and implement corrective actions for preventing excessive debt or indebtedness. At a minimum, suggest using Debt to Income Ratio, Credit Scores, and Personal Savings Rate as risk assessment tools for identifying Soldiers at risk of financial instability. When combined with standard pay scales available through Defense Financing and Accounting Services, benchmarks can be established for measuring degrees of risk. Standards for evaluating debt to income ratio (DTI) and credit score (FICA) are outlined in Table 8 below.

Table 8. Risk Assessment for Evaluating an Individual Soldier's Financial Risk⁸⁵

Debt to Income Ratio		
36% or Less	Healthy debt load	
37% - 42%	Not Bad, but start paring debt now before difficulties develop.	
43% - 49%	Financial difficulties are imminent unless immediate action is taken.	
50% or More	Indebtedness. Requires professional help to reduce debt.	
Credit Score		
Score	Risk Level	Quality Rating
330-530	Very High	Poor
551-650	High	Below Average
651-700	Medium	Poor
701-725	Low	Good
726-830	Very Low	Excellent

Reviewing personal savings rate helps in evaluating the Soldier's capacity for establishing and maintaining a "rainy day" fund to use in emergency situations. The formula for calculating the personal savings rate is depicted in figure 5 below.

$$\frac{(\text{Disposable Personal Income} - \text{Expenditures} = \text{Savings})}{\text{Disposable Personal Income}}$$

Figure 8. Formula for Personal Savings Rate⁸⁶

Utilizing ACS and commander's financial NCOs (CFNCO) for assessing and identifying Soldiers financially at risk, enables counselors to assume a preventive role versus responding to financial crisis by processing request for AER loans. Similar to identifying and assessing hazards using the Army's Composite Risk Management process, identifying Soldiers at risk of financial instability in between PCS moves (including initial tour) prevents indebtedness and supports efforts to improve financial resiliency.

Objective No. 2: Improving Financial Literacy

Improving financial literacy is crucial in achieving and maintaining financial resiliency in the Army. Financial capability surveys, increasing usage of predatory services, credit cards, and community food banks reveals a lack of financial literacy required to exercise sound judgment and discipline when making financial decisions.

Recommend reinforcing current financial management training requirements for initial entry Soldiers. Further recommend implementing requirements to include sustainment training at different intervals along a Soldier's Life Cycle in order to improve financial resiliency when encountering significant life events (marriage, birth of a child, major purchases, reenlistments, promotions, and separation). In conjunction with ACS, suggest maximizing use of non-profit organizations to deliver financial management training. Recommend avoiding financial institutions and businesses to provide financial management training where training serves as a forum for pushing products and selling debt. If properly executed, training will improve financial literacy, instill financial discipline, develop positive habits, and achieve financial resiliency. Once achieved, financial resiliency will minimize financial disputes among married couples and reduce suicides attributable to failing relationships and indebtedness.

Objective 3: Improve Financial Awareness

Recommend developing leaders to identify early warning signs of financial instability and corrective actions to initiate in preventing financial indebtedness and mitigating consequential effects. Recommend the reserve components reinforce leader engagement and communication to immediately identify when Soldiers are laid off or unexpectedly become unemployed. Suggest reserve component commanders and leaders continue efforts toward partnering with local businesses in an attempt to bolster community relations while exploring employment opportunities for Soldiers. Within the active component, recommend partnering with local businesses to identify opportunities to reduce the unemployment rate of Army spouses. Additionally, suggest implementing systems to recognize and monitor unemployment of Army spouses. Suggest focusing efforts on identifying Army families most likely to require dual incomes to meet monthly

financial obligations. Further recommend training and developing leaders at all echelons on how to identify early warning signs of financial stress and what actions to initiate when identifying signs of financial instability. Recommend NCOs and officers complete financial literacy training with Soldiers to ensure corrective actions are consistent with achieving and maintaining financial resiliency. Training the Soldiers and leaders to same standards ensures leaders do not inadvertently contribute to the problem by recommending predatory services as a solution. Training everyone together toward one standard establishes unity of effort and enables leaders to recognize early warning signs and act to prevent a financial crisis.

Objective 4: Validate Financial Readiness

Recommend validating financial readiness during quarterly and annual Soldier Readiness Process (SRP) for Soldiers serving within the active and reserve component. Within the active component, recommend validating 25% of Soldiers each quarter with the goal of 100% validation annually. Suggest employing ACS counselors and using financial risk assessment tools identified in objective one (debt to income ratio, credit scores, and personal savings rate) to ensure financial resiliency is being maintained. Integrating financial readiness into the SRP process affords commander an opportunity to identify financially vulnerable Soldiers and initiate corrective actions for preventing indebtedness while mitigating cascading effects. Further recommend implementing a self service system online which enables Soldiers to validate their financial readiness levels and improve financial literacy while maintaining financial resiliency within the force.

Objective 5: Standardize Reporting of Financial Problems

Recommend instituting a universal standard across DoD and Army active and reserve components for identifying and reporting financial issues. Additionally, recommend establishing processes for reporting financial readiness and a system for evaluating financial resiliency of the total force. This will enable commanders and leaders to identify early warning signs of financial instability and initiate corrective actions to prevent subsequent effects precipitating failed relationships and suicide. Suggest expanding DoDSER data fields by highlighting a broader range of financial issues which extends beyond excessive debt and bankruptcy when reporting a suicide event. Until standard definitions are applied and the data fields expanded within DoDSER, financial instability will remain undetected as the underlying reason and primary root cause contributing to rising suicide trends.

Objective 6: Enhancing Soldier Transition

Recommend bolstering capabilities at transition centers to support anticipated increases in separations stemming from post war reductions and sequestration. Suggest extending timelines for identifying and notifying Soldiers for separation in order to facilitate efforts to improve financial resiliency of personnel transitioning out of service. Realizing that some Soldiers will be financially unprepared for separation recommend increasing risk awareness efforts for identifying financially vulnerable Soldiers at risk of contemplating suicide.

Objective 7: Improve Leader Training

Recommend integrating financial awareness training into the professional military education system for officers and NCOs from all services. Further recommend including financial awareness training into cadet program of instructions as a pre-

commissioning requirement. Suggest creating and incorporating on-line training modules into the U.S. Army Enterprise Lifelong Learning Center and comparable systems for sister services as a means to providing sustainment training for leaders. Recommend mandating sustainment training as an annual requirement with the stated goal of achieving and maintaining financial resiliency.

Conclusion

In summary, current and historical trends reveal a positive correlation between financial instability and suicide as witnessed with rising unemployment and suicide rates. Both globally and nationally, during periods of economic recession and prosperity, suicide rates have proven to fluctuate in conjunction with economic cycles. The same holds true for the Army's reserve component as noted by unemployment among suicide victims ranging from 26% to 59% in recent years. Similar trends are emerging within the active component as noted by FORSCOM reporting financial issues as a variable in 35% of suicides over the past three years. Unfortunately, data captured and analyzed through DoDSER suggest financial issues are grossly under reported in suicide events while inadvertently masking the indirect causal effects of financial instability. Despite under reporting, numerous warning signs reveal the adverse effects of financial instability on Soldiers. Soldiers lacking financial resiliency in overcoming significant life events risk enduring cascading effects leading to strained and failed relationships, which is commonly known as a variable precipitating suicide. Accounting for financial instability as an underlying reason facilitates redefining the problem and revising current preventive strategies for combating suicide. Applying doctrinal joint planning principles facilitates developing an operational approach as an alternative strategy for reversing suicide trends. Exploring an operational approach to suicide

prevention enhances mission command while establishing unity effort along multiple LOEs. Organizing a financial readiness LOE with supporting objectives for establishing and maintaining financial resiliency, enables commanders to employ leaders and Soldiers along a Soldier's Life Cycle to identify and mitigate adverse effects of financial instability. In the end, developing an operational approach with a financial readiness LOE for establishing and maintaining financial resiliency will prove victorious in reversing suicide trends.

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